

OLD POINT COMFORT

(Special to The Times-Dispatch.)
OLD POINT COMFORT, Va., Jan. 28.—A great many guests are arriving daily, and the hotel is almost too early in the season for any very large entertainments, small dinners and card parties are quite numerous. The weather early in the week was ideal for golf, and parties went out to the links every day.
Hockey is more popular than ever, and all day long games are in progress.
The event of the week was the hop given last Saturday night by the bachelor officers of the post for Miss Virginia Cabell Baker, of Winchester.
The guests included Misses Baker and Conrad, of Winchester; Miss Virginia Lee, Miss Virginia Downer, Mrs. Charles Ryan and Miss Catharine Masello Ryan, of Norfolk; Constructer and Mrs. Robert Stocker, of the Norfolk navy-yard; the Misses Mosby, of New York; Misses Beesle and Mary Baker, of Hampton, and Miss Martin, of Baltimore.
Dinners were given on Sunday evening at the Chamberlin by Mrs. Francis W. Brown, Major and Mrs. Ogden Hafferty and Lieutenant C. E. N. Howard.
Guests now at the Chamberlin include Mr. and Mrs. W. R. Stocum, Hartford, Conn.; Mr. and Mrs. J. W. Gibbs, Buffalo, R. I.; Crawford, New York; Misses D. L. and M. K. Crawford, Louisa, Va.; Mrs. Spencer C. Gilbert, Henderson (Gilbert), Harrisburg, Pa.; Mr. and Mrs. W. H. Curtis, Syracuse, N. Y.; Mr. and Mrs. A. N. Sandak, New York; Mrs. G. P. Manchester, Miss W. Lorton, New York; Mr. and Mrs. W. B. Duprey, Germantown, Pa.; Mrs. Catharine Fraunheim, Miss Fraunheim, Pittsburg, Pa.; Mr. and Mrs. L. J. Bartlett, Mr. and Mrs. William H. Johns, New York; Mr. and Mrs. Edwin A. Ames, Brooklyn; Mr. and Mrs. James H. Merion, Utica, N. Y.

SALEM SOCIAL.

(Special to The Times-Dispatch.)
SALEM, Va., Jan. 28.—Miss Mary Foster entertained the Social Club Thursday evening at her home on Broad Street. Progressive whist was played during the evening and the prizes were won by Miss Annie Langhorne and Mr. Stanley P. Shugert.
Among those present were Misses Mary and Nora Shanks, Mattie Brown, Claudine Ferguson, Kate Evans, Jane Johnston, Mattie Henderson, Agnes Armstrong, Marjorie Logan, Grace Wiley, Loomis Logan, Alice Cromwell, and Mary Foster; Messrs. P. M. Fox, W. B. Harman, C. E. Logan, Lewis Langhorne, W. B. Tinsley, P. B. Risher, J. E. Keontz, S. P. Shugert, St. Clair Brown, E. E. Foster, Robert Logan and G. E. Welton.
Rev. Thomas Darst, of Upperville, Va., spent several days in town this week.
Colonel A. M. Bowman was in Richmond last week attending a meeting of the Virginia Commission of the World's Fair.

Mr. Thomas Johnston, of Newport News, was called home Saturday on account of the illness of his father, who is spending some time with his brother, Mr. Miss Bessie Galloway, of last week for Greensboro, N. C., where she will spend some time visiting friends.
Mr. J. B. Gatis, of Rice Depot, Va., spent several days this week in Salem on business.

Miss Katie Bird, who has been visiting in Lexington, returned last Monday.
Mr. W. C. Taylor, of New York city, is spending some time with his brother, Mr. Samuel Terrell, of this place.
Dr. J. A. Morehead spent last Thursday in Charlottesville, where he attended the conference of college presidents.

LEESBURG, VA.

(Special to The Times-Dispatch.)
LEESBURG, Va., Jan. 28.—Mr. Robert Chew, of Charlottesville, Va., has been visiting friends in Loudoun county.
Mr. and Mrs. E. B. White, of Selma, are visiting friends in Norfolk and Richmond, Va.
Mr. and Mrs. S. S. Lutz left this week for the Hot Springs, in Arkansas.
Mr. Oswald Gasser Villard, of New York, has accepted the presidency of the Manassas Industrial School for Colored People. He succeeds Hon. Carroll D. Wright, formerly commissioner of labor.
Mr. Otis Williams, of Marlton, Va., is constructing a handsome residence on his estate, near Hamilton, this county.
Dr. and Mrs. J. W. Morris left on Wednesday for Richmond, Va., and Athens, Ga.

Mrs. Julian P. Lee, of Warrenton, Va., is the guest of Mrs. Harrison H. Russell.
Dr. Edward Cassidy, a native of this county, died in Philadelphia on Saturday last, aged sixty years. His wife and two daughters survive.
Captain William B. Lynch, editor of the Washingtonian Mirror, is prominently mentioned as a candidate for the Legislature from Loudoun county.

FRONT ROYAL.

(Special to The Times-Dispatch.)
FRONT ROYAL, Va., Jan. 28.—Messrs. Walter and Herbert Samuels, of New York, spent several days with their mother here this week.
William Yates, of Washington, D. C., is with his parents here.
Professor Bradford, Flint Hill, Va., is the guest of Messrs. Turner, on Main Street.
G. W. Orrison is on a visit to his son in Montgomery, Ala.
Mr. Arthur Lee Warthen has with him this week as guests Mr. and Mrs. Winslow Clark, of Long Island, N. Y.
A novel entertainment was given by the Whatsoever Circle of the King's Daughters and Sons Tuesday night in the form of a trip around the world. About \$99 was raised with which to help the poor of Front Royal.

Mrs. James M. Rixey, of Alexandria, is the guest of her sisters, Mrs. E. H. Jackson and Mrs. W. A. Trout.
George F. Penny, cotton broker, of Philadelphia, Pa., was the guest of Captain W. A. Buck Sunday.

WILLIAMSBURG.

(Special to The Times-Dispatch.)
WILLIAMSBURG, Va., Jan. 28.—Misses Ida and Catherine Hinkley entertained the Kappa Sigma Fraternity at their home Saturday night.
Captain S. J. Brooks, of Manchester, was here to-day visiting relatives.
Mrs. W. C. Johnston, who is critically ill, is still in the hospital.
F. A. Brown, Virginia College secretary, Y. M. C. A., has been giving a series of lectures before the Y. M. C. A. of William and Mary College.
Miss Daisy Groom, of West Point, has been the guest of the Misses Bull, in Francis Street, this week.
Miss Nellie Wain, of Richmond, is the guest of Misses Ida and Catherine Hinkley.
Mrs. J. V. Morris, who was operated on at the Virginia Hospital several days

It Is What You Save Not What You Earn That Makes You Independent.

Besides the Offer to Loan

Company of America, Inc., whereby the bank will accept their Rebate Checks for 25 cents as part of the first deposit of all acceptable persons. Thus, to those who hold Rebate Checks, 75 cents is all that is necessary to open a bank account for \$1, and the bank is as anxious for small accounts as it is for large ones. Interest will be paid on all savings accounts and no matter how small the account it will receive the most careful and painstaking attention. Money that is drawing interest is adding to itself every day and accumulative money is basis of all fortunes. The size of the first deposit is not as important as the resolution you form to commence saving. Great accumulations result from small beginnings just as surely as the oak grows from the acorn. Remember, it is what you save not what you earn that makes you independent. Nobody saves in large amounts. Do you possess that most valuable asset, "A balance at the bankers?" If not, why not? Now is your chance. The American National is at the corner of Tenth and Main.

a Home Bank to you free of cost, the American National Bank has made arrangements with the Rebate Check Company of America, Inc., whereby the bank will accept their Rebate Checks for 25 cents as part of the first deposit of all acceptable persons. Thus, to those who hold Rebate Checks, 75 cents is all that is necessary to open a bank account for \$1, and the bank is as anxious for small accounts as it is for large ones. Interest will be paid on all savings accounts and no matter how small the account it will receive the most careful and painstaking attention. Money that is drawing interest is adding to itself every day and accumulative money is basis of all fortunes. The size of the first deposit is not as important as the resolution you form to commence saving. Great accumulations result from small beginnings just as surely as the oak grows from the acorn. Remember, it is what you save not what you earn that makes you independent. Nobody saves in large amounts. Do you possess that most valuable asset, "A balance at the bankers?" If not, why not? Now is your chance. The American National is at the corner of Tenth and Main.

Read and Reflect.

Seven million three hundred and five thousand four hundred and thirty-three men, women and children have on deposit in the Savings Banks of the United States, \$3,960,178,611, an average balance of \$418.81. A vast sum, is it not? And yet there is room for improvement, for while the United States leads the world in amount of savings deposits, four other nations lead this country in the number of savings depositors.

The German Empire, France, England and Japan, in the order named, place the United States fifth in the list, so far as number is concerned, although first in amount of deposits. The German Empire, with 60,000,000 people, has 24,809,714 Savings Bank depositors, while Japan, with a population of 45,000,000, has 7,467,462 Savings Bank depositors, leading the United States with 162,019 depositors.

These figures are authentic, and were published in November, 1904, by the Bureau of Statistics of the Department of Commerce and Labor, and while they bear testimony to our great wealth, they also prove that but a small per cent. of our people have learned to save.

We could give you all sorts of illustrations of the vast benefits that are being derived every day all over the country from savings accounts, but just see by the following table what the habit of saving is doing for some parts of the country:

State.	Total Savings Deposits.	Number Depositors.	Average Amount Each Depositor.
Vermont	\$ 23,628,516	92,239	\$303 20
Maine	47,781,166	140,521	340 02
New Hampshire	65,757,019	159,782	411 35
Connecticut	116,406,675	305,951	380 47
Massachusetts	369,526,585	1,131,203	326 67
New York	1,131,285,943	2,365,583	482 45

You Keep the Little Bank.

The cut represents a Home Bank Safe, which the American National Bank has arranged to distribute among its customers and friends.

This private savings bank is loaned to you free of charge. One dollar of your account is held to insure the safe return of the bank, but remember, this dollar belongs to you, draws interest the same as your other deposits, and can be drawn by you at any time on the return of the bank.

The presence of this private Savings Bank in your home is equivalent to having a branch of our Savings Department always near you and always open. You can deposit money in it at any time and in any amount, and, once deposited, it must be brought to our Savings Department.

Money deposited in these Home Banks can only be taken out at our office, where the keys are kept. When brought to us the bank is opened, and the amount is counted in the presence of the depositor and placed to his credit in his pass book. Money left on deposit will draw interest, compounded semi-annually.

This is one of the best plans ever devised for encouraging economy and frugality in children, as money once placed in the Safe cannot be taken out except at our bank, and there it must be deposited. At the same time it gives a child valuable business experience, and the first lessons of economy are more easily learned if the savings are for some fixed or definite purpose.

Remember That Money at Interest Works for You Sundays, Holidays and Twenty-Four Hours a Day.

The Big Bank Keeps the Key.



Take one of these safes, make it an invariable rule to drop some amount, no matter how small it may be, into it every day, and you will be astonished and delighted at the close of the year to find how much you have accumulated.

Call and get one or more of them for yourself and children. They will help you to save money, and the use of them costs you nothing.

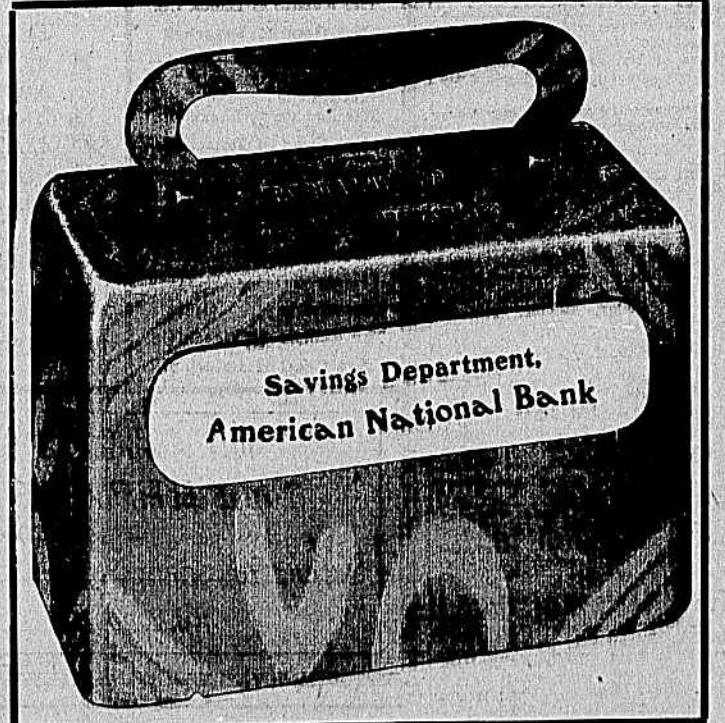
Depositors will please notice that any sums of money that they may not wish to deposit in the small bank safe, many be brought to the bank and will be entered on their pass books in amounts of \$1.00 and over, the same as on any other bank account.

These Home Bank Safes are delivered to customers locked, and can be opened for removal of deposits only at the office of the American National Bank.

We Want Your Savings Account.

The American National Bank,

Richmond, Va.



SCOTTSVILLE.

(Special to The Times-Dispatch.)
SCOTTSVILLE, Va., Jan. 28.—Another application has been made to the Town Council here for a franchise for an electric plant. This will be discussed at the next meeting of the Town Council.
The following story is told by one of

her friends on a teacher in the public school here. The story goes this way: A new little girl was about to be enrolled.
"What is your name?" asked the teacher.
"I'm a Glimmer," the pupil replied.
"Is a Glimmer?" and what sort of a grammar is that? Why don't you say, I am a Glimmer?" Explanations and apologies followed.
"I'm said."
Mr. and Mrs. Frank Morgan, who have been at Captain John Alexander's, War-

ren, since November, will return to Egypt this week via London. Miss Pearl Jeffries is quite sick. Miss Nellie Alexander, of Warren, visited Scottsville this week.

CREWE SOCIAL.

(Special to The Times-Dispatch.)
CREWE, Va., Jan. 28.—A very enjoyable entertainment was given at the Y. M. C.

A. Hall last night by the following Richmond talent: Miss Dora Mitchell, soprano; soloist; Mrs. Jasper L. Rowe, contralto; soloist; Miss Mackintosh, reader; Miss Jessie Phillips, accompanist.
Mrs. Herman, of Charlotte, N. C., is visiting her father, Mr. B. B. Hobbs.
Mr. J. H. Hines and Mrs. F. Newbill Crittenden visited relatives at Windsor this week.
Mrs. James Price and daughter, who

have been visiting at Mr. Henry Harper's, left Tuesday for their home in Columbia, S. C.
Mrs. Alice Harper has returned home after a stay of some weeks with her daughter, Mrs. W. E. Cook, of Petersburg. The Norfolk and Western division No. 14, order of Railway Telegraphers, held its monthly meeting here Saturday night. The boys are jubilant over present conditions in their own territory and seem

content to let the world wag as it will just now.
Hort C. Buffum, professor of agriculture and horticulture in the University of Wyoming, has just been elected a member of the American Society for the Promotion of Agricultural Science, connected with the American Society for the Advancement of Science.

You make both ways--a bank pays you INTEREST on the money you SAVE and the Rebate Check Company earns you DIVIDENDS on the money you SPEND.